

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Roger David Patterson
Tina Marie Patterson
Debtor(s)

Bankruptcy Case No.: 19-21533-GLT
Issued Per 10/24/2019 Proceeding
Chapter: 13
Docket No.: 49 - 7
Concil. Conf.: October 24, 2019 at 09:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 15, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,643.00 as of November, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Oct. 24, 2019 at 09:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 30 of Jefferson Boro Trash .
- ☒ H. Additional Terms: The secured claim(s) of the following creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Claim No. 4 of Regional Acceptance, payment to be determined by Trustee.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: October 24, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Roger David Patterson
 Tina Marie Patterson
 Debtors

Case No. 19-21533-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

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 Total Noticed: 70

Date Rcvd: Oct 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2019.

db/jdb
 cr +Roger David Patterson, Tina Marie Patterson, 2049 Walton Road, Finleyville, PA 15332-1581
 +Diplomat Property Manager, LLC, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170,
 Duluth, GA 30097-8461
 cr +USX Federal Credit Union, USX Federal Credit Union, 1293 Freedom Road,
 Cranberry TWP, PA 16066, UNITED STATES 16066-4955
 15034008 +AHN Emergency Group of Jefferson, LTD, PO Box 14099, Belfast, ME 04915-4034
 15034009 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15034011 +Borough of Jefferson Hills, 925 Old Clairton Road, Clairton, PA 15025-3133
 15041479 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
 15034012 +Cane & Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
 15064498 Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123
 15034017 Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
 15034023 +David J. Apothaker, Esquire, Apothaker & Associates, 1341 N. Delaware Avenue,
 Philadelphia, PA 19125-4300
 15034024 Dental Works, 517 Clairton Boulevard, Pittsburgh, PA 15236-3809
 15034028 +First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
 15034029 Foundation Radiology Group, PO Box 14931, Pittsburgh, PA 15234-0931
 15034030 I C Systems Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
 15034031 IC System, 444 East Highway 96, PO Box 64378, Saint Paul, MN 55164-0378
 15034032 Jack Mannheim, M.D., 500 N. Lewis Run Road, Suite 129, West Mifflin, PA 15122-3058
 15134060 +Jefferson Hills Borough, % PA Municipal Service Co., 336 Delaware Ave,
 Oakmont, PA 15139-2138
 15034035 +Kevin G. McDonald, Esquire, KML Law Group, Mellon Independence Center-Suite 5000,
 701 Market Street, Philadelphia, PA 19106-1538
 15034040 +MRS Associates Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 15034037 +Med Express, 695 Clairton Boulevard, Pittsburgh, PA 15236-3811
 15034042 ++NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005
 (address filed with court: Nationwide Recovery, 545 Inman Street W, Cleveland, TN 37311)
 15034041 Nationwide, One National Plaza, Columbus, OH 43215
 15063192 Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419,
 IRVING, TX 75014-1419
 15063193 Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419,
 IRVING, TX 75014-1419
 15034043 Pennsylvania America Water, PO Box 371412, Pittsburgh, PA 15250-7412
 15034044 +Pittsburgh Pulmonary and Critical Care Assoc., 1200 Brooks Lane, Suite 180,
 Jefferson Hills, PA 15025-3769
 15034045 +Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
 15075951 +Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
 15034046 +Progressive Auto Insurance, PO Box 31260, Tampa, FL 33631-3260
 15034048 +Shashi Kumar, M.D., South Hills Gastroenterology Associates, 1200 Brooks Lane,
 Clairton, PA 15025-3747
 15034049 +South Hills Orthopedic Surgery, 2000 Oxford Drive #211, Bethel Park, PA 15102-1898
 15034050 +South Hills Radiology, PO Box 99, Bangor, PA 18013-0099
 15034053 +The Orthopedic Group, 800 Plaza Drive, #400, Belle Vernon, PA 15012-4019
 15034054 +U.S. Bank National Association, As Trust, for NRZ Pass-Through Trust V-B,
 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
 15034055 +USX Federal Credit Union, 1293 Freedom Road, PO Box 1728,
 Cranberry Township, PA 16066-0728

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15034010 E-mail/Text: ebn@americollect.com Oct 25 2019 03:08:38 Americollect, Inc.,
 1851 S. Alverno Road, Manitowoc, WI 54221-1566
 15034016 +E-mail/Text: bdsupport@creditmanagementcompany.com Oct 25 2019 03:08:51 CMC, PO Box 16346,
 Pittsburgh, PA 15242-0346
 15034013 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 25 2019 03:15:41 Capital One,
 4851 Cox Road, Glen Allen, VA 23060-6293
 15034015 +E-mail/Text: bankruptcy@clearviewfcu.org Oct 25 2019 03:08:26
 Clearview Federal Credit Union, 8805 University Boulevard, Coraopolis, PA 15108-4212
 15034018 +E-mail/Text: documentfiling@lciinc.com Oct 25 2019 03:07:38 Comcast, PO Box 3001,
 Southeastern, PA 19398-3001
 15034019 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 25 2019 03:07:58 Comenity Capital Bank,
 PO Box 182120, Columbus, OH 43218-2120
 15034020 +E-mail/Text: bankruptcy_notifications@ccsusa.com Oct 25 2019 03:09:11
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 15034021 +E-mail/Text: ccusa@ccuhome.com Oct 25 2019 03:07:39 Credit Collections,
 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
 15034022 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 25 2019 03:16:38 Credit One Bank,
 PO Box 98872, Las Vegas, NV 89193-8872
 15034025 +E-mail/Text: jstauaffe_BK@ebay.com Oct 25 2019 03:08:09 Ebay Inc., 2145 Hamilton Avenue,
 San Jose, CA 95125-5905
 15034027 E-mail/Text: bankruptcy@firstenergycorp.com Oct 25 2019 03:08:30 First Energy,
 75 South Main Street, Akron, OH 44308-1890

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 70

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15034026 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 25 2019 03:08:56 Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15034033 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 25 2019 03:08:42 Jefferson Capital Systems,
16 McLeland Road, Saint Cloud, MN 56303
15059389 E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 25 2019 03:08:42 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
15034034 E-mail/Text: bankruptcy@sccompanies.com Oct 25 2019 03:07:33 K Jordan, PO Box 2809,
Monroe, WI 53566-8009
15052758 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2019 03:07:33 K. Jordan,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15038249 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 25 2019 03:15:54 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15044751 E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 25 2019 03:15:42 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15052759 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2019 03:07:33 Massey's,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034036 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2019 03:07:34 Masseys, PO Box 2822,
Monroe, WI 53566-8022
15056746 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 25 2019 03:08:25 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
15034038 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 25 2019 03:08:25 Midland Funding LLC,
2365 Northside Drive, #300, San Diego, CA 92108-2709
15034039 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2019 03:09:17 Montgomery Ward,
1112 7th Avenue, Monroe, WI 53566-1364
15060918 +E-mail/Text: csc.bankruptcy@amwater.com Oct 25 2019 03:09:12 Pennsylvania American Water,
PO Box 578, Alton, IL 62002-0578
15056879 +E-mail/Text: JCAP_BNC_Notices@jcap.com Oct 25 2019 03:08:42 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15034047 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 25 2019 03:16:39 Regional Acceptance,
4770 Duke Drive, Suite 203, Mason, OH 45040-9010
15040670 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 25 2019 03:16:39 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
15052757 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2019 03:07:34 Stoneberry,
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15034051 E-mail/Text: bankruptcy@sccompanies.com Oct 25 2019 03:07:34 Stoneberry, PO Box 2820,
Monroe, WI 53566-8020
15034052 +E-mail/Text: bankruptcy@sccompanies.com Oct 25 2019 03:09:17 Swiss Colony,
1112 7th Avenue, Monroe, WI 53566-1364
15070679 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 25 2019 03:28:08 Verizon,
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15034056 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Oct 25 2019 03:07:35
Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000
15034057 +E-mail/Text: bnc-bluestem@quantum3group.com Oct 25 2019 03:08:56 Webbank/Fingerhut,
6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15065371 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 25 2019 03:08:30 West Penn Power,
5001 NASA Blvd., Fairmont, WV 26554-8248

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
15034014 Wilmington Trust, National Association, not in its
##Central Cardiovascular Association, 1350 Locust Street, Suite 100,
Pittsburgh, PA 15219-4738

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 26, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dbas
Form ID: 149

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Total Noticed: 70

Date Rcvd: Oct 24, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2019 at the address(es) listed below:

Coleen A. Jeffrey on behalf of Joint Debtor Tina Marie Patterson langlaw.lang@gmail.com,
cajeffreyesquire@gmail.com
Coleen A. Jeffrey on behalf of Debtor Roger David Patterson langlaw.lang@gmail.com,
cajeffreyesquire@gmail.com
James Warmbrodt on behalf of Creditor Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee of MFRA Trust 2014-2 bkgroup@kmlawgroup.com
Joseph Paul Covelli on behalf of Creditor USX Federal Credit Union covellilawoffices@yahoo.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6